

10. IF YOU HAVE A PROBLEM

You should feel free to contact the Consumer Services Division. We will be happy to try to assist you. Usually your agent or company is able to answer your questions or clear up your problem. We stand ready to help you if we are needed.

Contact:

Indiana Department of Insurance
Consumer Services Division
311 W. Washington Street
Suite 300
Indianapolis, IN 46204-2787
Phone: 317-232-2395
Toll Free: 1-800-622-4461

Auto Insurance Facts

HELP IS AVAILABLE.

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1. WE DO NOT RECOMMEND SPECIFIC COMPANIES

There are many good auto insurance companies licensed to do business in Indiana. You may choose from companies which have local agents and those that do not have such agents. The services of the local agent may be of importance when you buy the policy and when you have a claim. Your decision regarding the kind of company to select should be based on the service you want and price of the policy. You may wish to get a price quotations from several companies.

2. AVOID UNWANTED PREMIUMS

You may avoid being charged for a policy you don't want by promptly returning it to the agent or company.

3. IF YOU ARE TURNED DOWN, YOU MAY APPLY TO THE INDIANA AUTO INSURANCE PLAN

Each insurance company licensed in Indiana must participate in the plan and take its share of the drivers who have difficulty buying insurance. You may apply for this insurance through any insurance agent in Indiana.

4. AUTOMOBILE RATES VARY ACCORDING TO MANY FACTORS

Your age, sex, marital status, driver record, car use, place of residence, policy limits, deductibles, type of car, and driver training are among these factors. When comparing costs, be sure each company is quoting on the same basis. The least expensive policy is not always the best policy.

5. THE INSURANCE DEPARTMENT DOES NOT SET RATES

Companies file their rates and forms with the Department. If the rates are fair, adequate, and not excessive or unfairly discriminatory, the companies use them. This permits competition to exist and enables Indiana citizens to buy insurance at a fair price. The rates are open for public inspection.

6. CANCELLATION OR NON-RENEWAL IS RESTRICTED IN INDIANA

Insurance companies may cancel your policy within the first 60 days of a new policy. After your policy is in effect 60 days, the company cannot cancel except for stated reasons, such as your failure to pay the premium or your losing your license to drive. At the end of the policy period, the company may refuse to renew, but they give you 20 days advance notice.

7. WHAT IS AN SR -21 OR CERTIFICATE OF COMPLIANCE

Your liability insurance agent or company must file an SR-21 form for you after an accident or a Certificate of Compliance following a traffic violation, certifying your financial responsibility. The most common proof of financial responsibility is your automobile liability insurance policy.

8. WHAT IF AN UNINSURED MOTORIST INJURES ME OR DAMAGES MY AUTO

Each newly written Indiana auto liability policy must include uninsured and underinsured motorists coverages unless you reject this in writing. Minimum liability limits are:

Uninsured motorists:

Bodily Injury: \$25,000/50,000

Property Damage: \$10,000

Underinsured motorists:

Bodily Injury: \$50,000

The uninsured and underinsured motorist coverages allow you to collect these damages from your own insurance company.

9. AUTO POLICIES PROVIDE SEVERAL KINDS OF PROTECTION

a. Bodily Injury Liability

Pays up to the limit of the policy, sums you owe others whom you injure with your car or a non-owned car.

b. Property Damage Liability

Pays up to the limit of the policy, sums which you owe others for damage to their property caused by your car or a non-owned car.

c. Uninsured Motorists See Number 8.

d. Medical Payments

Pays medical bills incurred by you and your passengers, up to the limits of the policy, if you or they are injured while riding in, entering or getting out of the car.

e. Collision

Subject to a deductible. It will pay for damage to your car caused by collision or upset.

f. Comprehensive

Pays for damages to your car caused by perils other than collision or upset. This includes such losses as theft, fire, windstorm and glass breakage. A deductible may apply.

g. Other

There are other coverages such as towing and car rental which may be available.